

THE CITY BANK LIMITED
Revised profit/rent rate on Islamic Investment (%)

Circular no.:

Effective date: 18/04/2019

SL	SECTORS	GROUP	CATEGORY UNDER THE GROUP	PREVIOUS MID RATE (+/-1.50 AFFIXED)	REVISED MID RATE (+/-1.50 AFFIXED)
1	AGRICULTURE				
	Primary Producers	I	Any type of investment/finance given to produce any kind of agricultural products (e.g. paddy, jute, horticulture), Investment/Finances for fish culture, forestry etc.	7.50	7.50
2	TERM INVESTMENT/FINANCE TO LARGE & MEDIUM SCALE INDUSTRY				
	Large Scale Industry	I	Loans given to large scale industries engaged in export, import or manufacturing of any products and services.(e.g. ready made garments, fabric, leather and leather goods, shrimp or any kind of sea foods etc).	12.00	12.00
	Medium Scale Industry	II	Loans given to medium scale industries engaged in export, import or manufacturing of any products and services.(e.g. ready made garments, fabric, leather and leather goods, shrimp or any kind of sea foods etc).	13.00	13.00
3	TERM INVESTMENT/FINANCE TO SMALL & COTTAGE INDUSTRY				
	Term Loan to small Industries	I		17.00	16.50
	Term Loan to Cottage Industries	II		20.50	20.50
	Term/Continuous Loan to Small Industries(secured)	III	Covered by immovable properties	-	13.50
4	WORKING CAPITAL FINANCING				
	Working Capital Investment/Finance to Large Industry	I	Investment/Finances in the form of CC(Hypo), CC (Pledge), LTR, LIM against inventory of raw, wip and finished goods both Mfg and NON-MFG.	10.50	10.50
	Working Capital Investment/Finance to SME	II	Working capital Investment/Finances to enterprises engaged in manufacturing and non-manufacturing, agricultural inputs trading, agro-processing units, fertilizer dealers/distributors	14.50	14.00
	Working Capital Investment/Finance to Large-Medium Enterprise and Commercial	III	Working capital Investment/Finances to enterprises engaged in manufacturing and non-manufacturing, agricultural inputs trading, agro-processing units, fertilizer dealers/distributors	11.50	12.00
	Supply Chain Finance	iv	Short term revolving loan against corporate anchors receivables	13.00	13.00
5	EXPORT FINANCING	N/A	Working capital Investment/Finances to 100% export oriented (direct- export) enterprises against lien on LC/Contract in the form of ECC/PCC.	7.00 (Fixed Rate)	7.00 (Fixed Rate)
6	COMMERCIAL LENDING				
	Import Financing	I	Post - import financing to trader- importers in the form of PAD, LIM, LTR and or CC(P) against goods imported through CBL etc. (Except items as prohibited by BRPD circular no 3/2011)	14.50	13.00
	Others	II	Investment/Finance to local traders/shop keepers/suppliers/contractors or any local commercial enterprises in the form of CC(Hypo), CC(Pledge) or SOD(WO), SOD(Others). Spread of SOD: a) Our Banks FDR & Deposits - i) spread is 2.00%-3.00% for LTV within 80% and ii) spread is 2%-4% for LTV more than 80% b) Others Banks Deposits/Governments Bonds & other en-cashable and eligible securities - 13.00%	14.50	13.50
7	HOUSING				
	Commercial	I	Investment/Finances to house -developers, real estate industry, and/or any individual for the purpose of construction of any residential or commercial building for sale and /or rent.	13.50	13.50
	Others	II	House Investment/Finances for building construction for residential purpose.	12.00	12.00
8	CONSUMER CREDIT				
	Secured	I	Investment/Finance to procure consumer goods/services against 100% cash margin or any other en-cashable and eligible security e.g. Bond, shares. This includes SOD (FO). a) Our Banks FDR & Deposits - i) spread is 2.50%-3.00% for LTV within 80% and ii) spread is 3%-4% for LTV more than 80% iii) spread is 2.00%-3.00% for LTV 90% for Citygem Customers b) Others Banks Deposits/Governments Bonds & other en-cashable and eligible securities - 12.00% c) Wage Earner Development Bond, U.S. Dollar Investment Bond & U.S. Dollar Premium Bond - 12.00% d) Consumer loan to procure car under hypothecation-13.00% and special MOU partners 12.50%	13.00	13.00
	Unsecured	II	Investment/Finances against personal guarantee and/or under specific scheme for CCS. (Consumer Credit Scheme). Salaried Executives - 11.50%, salaried executives of reputed educational institutions-10.50%	14.00	14.00
9	CREDIT CARDS				
	Secured	I	Both local and / or foreign cards credit limit fully secured by lien on credit balance deposit/lien on financial instruments (taka deposit or FC deposit which ever is applicable).	N/A	N/A
	Unsecured	II	Both local and foreign cards credit limit not secured as described against group I.	N/A	N/A
10	Investment/FinanceS TO NON BANK FINANCIAL INSTITUTIONS				
	Listed in Stock Exchange	I	Investment/Finance to NBFIs listed with any stock exchange.	20.50	20.50
	Others	II	Investment/Finance to NBFIs not listed with any stock exchange.	20.50	20.50
11	OTHERS				
	Others	I	Short term working capital finance or investment to corporate/100% collateral based Working Capital/One off facilities to large corporate of any industry.	11.00	11.00

Note :

- At the discretion of the Head Office Management & Depending on the Banker Customer relationship, in case of demand investment/OAP, the additional profit/rent rate i. e. 2% will be applicable on client's approved working capital rate.
- Rate of profit/rent may be considered at the discretion of the H.O. depending on the client/banker relationship, volume of business, ancillary source of income, nature and quality of security offered etc.
- 1.50% above the prescribed Mid Rate of profit/rent rate be applied in case of Investment/Finances sanctioned by the Branches where applicable.